


**Dated: September 16, 2013.**

  
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**TONY M. DAVIS**  
**UNITED STATES BANKRUPTCY JUDGE**

Procedure 7052, the Court is of the opinion and so finds and concludes that the discharge of the Debtor should be denied under 11 United States Code § 727(a)(4)(A) for having knowingly and fraudulently, in or in connection with the case, made a false oath or account and under 11 United States Code § 727(a)(6)(A) for having refused in the case to obey a lawful Order of the Court other than an Order to respond to a material question or to testify.

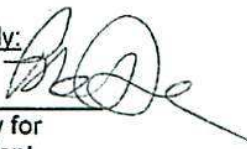
IT IS, THEREFORE, ORDERED, ADJUDGED and DECREED that the Plaintiff's Second Amended Complaint for the Denial of the Discharge of the Debtor, docket number 52, is granted.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the discharge of the Debtor, Kelly L. Knapper, social security number xxx-xx-5983, is denied by right of both 11 United States Code § 727(a)(4)(A) and 11 United States Code § 727(a)(6)(A).

All other relief not expressly granted herein is denied.

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Approval As To Form Only:



Brent A. Devere, Attorney for  
Kelly L. Knapper, Defendant  
State Bar No. 00789256  
1411 West Avenue, Suite 200  
Austin, TX 78701  
(512) 457-8080  
(512) 457-8060 (fax)  
Email: BDevere@1411west.com

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John Patrick Lowe, Trustee,  
Plaintiff  
State Bar No. 12623700  
318 East Nopal  
Uvalde, Texas 78801  
(830) 278-4471  
(830) 278-6347 (fax)  
Email: johnplowe@sbcglobal.net

**Judgment Prepared By:**

**John Patrick Lowe, Trustee,  
Plaintiff  
Dodson & Lowe  
318 East Nopal  
Uvalde, Texas 78801**

United States Bankruptcy Court  
Western District of Texas

Lowe, Trustee,  
Plaintiff

Adv. Proc. No. 12-01102-tmd

Knapper,  
Defendant

### CERTIFICATE OF NOTICE

District/off: 0542-1

User: chapmana  
Form ID: pdfintp

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Sep 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 18, 2013.

pla +John Patrick Lowe, Trustee, 318 East Nopal Street, Uvalde, TX 78801-5331  
dft +Kelly L. Knapper, 603 Davis Street, #1801, Austin, TX 78701-4254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust +E-mail/Text: ustpreregion07.au.ecf@usdoj.gov Sep 17 2013 00:36:00 United States Trustee - AU12,  
United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2013

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 16, 2013 at the address(es) listed below:

Brent A. Devere on behalf of Defendant Kelly L. Knapper bdevere512@aol.com  
John Patrick Lowe on behalf of Plaintiff John Patrick Lowe, Trustee johnplowe@sbcglobal.net,  
plowe@ecf.epiqsystems.com  
Nancy L Perry on behalf of Defendant Kelly L. Knapper n.perry@nlplaw.com,  
alreaseriewe@yahoo.com

TOTAL: 3